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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

<b>Application Number</b>	10/624,837
<b>Filing Date</b>	July 21, 2003
<b>First Named Inventor</b>	Teague, Don
<b>Group Art Unit</b>	3621
<b>Examiner Name</b>	Murdough, Joshua

Sheet 1 of 1

Attorney Docket No: 2072.007US1

**US PATENT DOCUMENTS**

Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate
	US-20010001147A1	05/10/2001	Hutchison, R. B., et al.	01/05/2001
	US-20030046178A1	03/06/2003	Chao, W.	09/06/2001
	US-6,122,624	09/19/2000	Tetro, D , et al.	05/28/1998

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T <sup>2</sup>
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**OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-Issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"ESD Leader Portland Software and eCharge announce partnership to offer innovative new payment system", <u>PR Newswire</u> , (April 16,1998),3 pages from ProQuest	
		LAVONNE, K. , "Two Forms can put web purchases on phone bill", <u>American Banker</u> . Newyork Vol 165, Iss.217, (Nov 10,2000),3 pages from ProQuest	
		MARIA, B. , "The eCharge against credit cards online", <u>Bank Technology News</u> .Newyork Vol 14, Iss.2, (Feb 2001),5 pages From ProQuest	
		SHARON, B. M., "eCharge gives you credit", <u>Puget Sound Business Journal</u> . Seattle Vol 20,Iss 17., (Sep 03,1999),4 pages from ProQuest	

**EXAMINER****DATE CONSIDERED**

Substitute Disclosure Statement Form (PTO-1449)

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